

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-10733-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

CHERUBIN VINCENT  
56 Watson Ave  
West Orange, NJ 07052

Social Security No.:  
xxx-xx-2591

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/14/23  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: November 28, 2023  
JAN: zlh

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
CHERUBIN VINCENT  
Debtor

Case No. 23-10733-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 28, 2023

User: admin  
Form ID: 132

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db	+ CHERUBIN VINCENT, 56 Watson Ave, West Orange, NJ 07052-6017
cr	+ FreshStart Venture Capital Corp., Attn: Tom Katsigiannis, 437 Madison Avenue, New York, NY 10022-7015
519831142	+ Freshstart Venture Capital Corp, c/o Gregory R. Milne, Esq., FOSS, SAN FILIPPO and MILNE, LLC, 225 Broad Street, PO Box 896, Red Bank, New Jersey 07701-0896
519831146	+ Lenders Financial, 21 Commerce Drive, Cranford, New Jersey 07016-3550

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 28 2023 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 28 2023 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 28 2023 20:56:06	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519920598	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2023 20:56:07	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519831147	+ Email/Text: BKPT@cfna.com	Nov 28 2023 20:53:00	Firestone Complete Auto Care, c/o Credit First NA, PO Box 81344, Cleveland, OH 44181-0344
519831145	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2023 21:10:46	Home Depot, PO Box 70600, Philadelphia, PA 19176-0600
519992462	Email/Text: kriviera@leadersfc.com	Nov 28 2023 20:53:00	Leaders Financial Company, 21 Commerce Drive, 1st Fl, Cranford, NJ 07016
520016713	Email/Text: camanagement@mtb.com	Nov 28 2023 20:54:00	M & T Bank, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0810
519831143	+ Email/Text: camanagement@mtb.com	Nov 28 2023 20:54:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
519980515	+ Email/PDF: ebn_ais@aisinfo.com	Nov 28 2023 20:55:42	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519824740	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 28 2023 20:55:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-2

User: admin

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Date Rcvd: Nov 28, 2023

Form ID: 132

Total Noticed: 15

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
519831144	*+	M&T Bank, PO Box 619063, Dallas, TX 75261-9063

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 30, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Anthony Scordo, III	on behalf of Debtor CHERUBIN VINCENT anthonyscordo@msn.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Raymond Perkins	on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal
Gregory R. Milne	on behalf of Creditor FreshStart Venture Capital Corp. grmilne@fsfm-law.com bdicovitsky@fsfm-law.com
Justin Baumgartner	on behalf of Trustee Eric Raymond Perkins jbaumgartner@becker.legal mambrose@becker.legal
Laura M. Egerman	on behalf of Creditor M&T Bank laura.egerman@mccalla.com mcallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8